



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
KML LAW GROUP, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
(215)627-1322
dcarlon@kmllawgroup.com
Attorneys for Secured Creditor
Midfirst Bank

Order Filed on March 1, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Danetia D. Welch,
Debtor.

Case No.: 21-18991 MBK
Adv. No.:
Hearing Date: 1/12/2022 @10:00 a.m.
Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: March 1, 2022

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtor:

Case No.:

Caption:

Danetia D. Welch

21-18991 MBK

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Midfirst Bank, holder of a mortgage on real property located at 26 Tennyson Lane, Willingboro, N.J. 08046, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Donald C. Goins, Esquire, attorney for Debtor, Danetia D. Welch, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by March 28, 2022, or as may be extended by an application to extend the loss mitigation period; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is to pay the arrears per the plan while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue;

It is **FURTHER ORDERED, ADJUDGED and DECREED** reserves the right to object to extensions of loss mitigation or request early termination of the loss mitigation program;

It is **FURTHER ORDERED, ADJUDGED and DECREED** If the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim.

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Danetia D Welch
Debtor

Case No. 21-18991-MBK
Chapter 13

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Mar 01, 2022

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2022:

Recip ID	Recipient Name and Address
db	+ Danetia D Welch, 26 Tennyson Lane, Willingboro, NJ 08046-3813

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Donald C. Goins	on behalf of Debtor Danetia D Welch dcgoins1@gmail.com G25787@notify.cincompass.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
Rebecca Ann Solarz	on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Mar 01, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 6